

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Wesley R. Lantz Jr.  
Michele R. Lantz  
Debtor(s)**

Bankruptcy Case No.: 18-22432-GLT  
Issued Per 12/13/2018 Proceeding  
Chapter: 13  
Docket No.: 42 - 5  
Concil. Conf.: March 21, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 24, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,734.00 as of December, 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Mar. 21, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 13 of PA Revenue .
- H. Additional Terms: The secured claim(s) of the following creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 2 of Ally Bank.

Santander Claim No. 6 at 6% interest.

Lakeview Claim No. 15 governs following all payment changes of record and \$650.00 per month.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

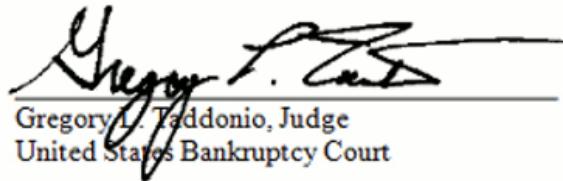
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Dated: December 14, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Wesley R. Lantz, Jr.  
 Michele R. Lantz  
 Debtors

Case No. 18-22432-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/jdb +Wesley R. Lantz, Jr., Michele R. Lantz, 516 Center Avenue, Charleroi, PA 15022-2212  
 14902074 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: COLUMBIA GAS OF PENNSYLVANIA, PO BOX 117, COLUMBUS, OH 43216)  
 14876184 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275  
 14865251 +Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244  
 14865252 +Credence Resource Management, PO Box 2147, S0uthgate, MI 48195-4147  
 14865254 +Dept of Ed/Navient, 123 Justison St, 3rd Floor, Wilmington, DE 19801-5360  
 14865255 Derienzo Family Practice, 17 Arentzen Blvd. Suite 101, Charleroi, PA 15022-1085  
 14865257 +Equitable Acceptance Corporation, 1200 Ford Road, Minnetonka, MN 55305-1616  
 14865258 Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 14865259 +Fedloan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610  
 14865260 +Financial Data Systems, PO Box 688, Wrightsville Beach, NC 28480-0688  
 14865261 First National Credit CA, 500 E 60th Street N, Sioux Falls, SD 57104-0478  
 14901360 +Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840  
 14865264 ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M&T Bank, Attn: Bankruptcy Department, 475 Cross Point Parkway,  
 Getzville, NY 14068)  
 14865265 M&T Bank, PO Box 619063, Dallas, TX 75261-9063  
 14865266 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 14865267 +Medexpress Billing, PO Box 719, Dellsbow, WV 26531-0719  
 14865268 Mon Valley Hospital, PO Box 643216, Pittsburgh, PA 15264-3216  
 14865269 Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216  
 14865273 #+Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425  
 14865278 South Hills Pain Rehab Assoc., 575 Coal Valley Rd. Suite 277, Clairton, PA 15025-3716  
 14960407 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 14895272 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14865283 +Washington Physicians Group, 95 Leonard Ave, Bldg 1, Suite 401, Washington, PA 15301-3368

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14897292 +E-mail/Text: g20956@att.com Dec 15 2018 02:34:32 AT&T Mobility II LLC,  
 %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,  
 BEDMINSTER, NJ. 07921-2693  
 14867160 E-mail/Text: ally@ebn.phinsolutions.com Dec 15 2018 02:33:14 Ally Bank, PO Box 130424,  
 Roseville MN 55113-0004  
 14865248 +E-mail/Text: ally@ebn.phinsolutions.com Dec 15 2018 02:33:14 Ally Financial,  
 PO Box 380901, Bloomington, MN 55438-0901  
 14866297 E-mail/Text: ally@ebn.phinsolutions.com Dec 15 2018 02:33:14 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 14865249 E-mail/Text: ally@ebn.phinsolutions.com Dec 15 2018 02:33:14 Ally Finanical,  
 PO Box 130424, Roseville, MN 55113-0004  
 14865250 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 02:41:22 Capital One Bank,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 14873147 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 02:42:15  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14865253 E-mail/PDF: creditonebknotifications@resurgent.com Dec 15 2018 02:41:28 Credit One Bank,  
 P.O. Box 98872, Las Vegas, NV 89193-8872  
 14865256 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 15 2018 02:34:31 Diversified Consultants,  
 PO Box 551268, Jacksonville, FL 32255-1268  
 14865262 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Dec 15 2018 02:35:04 Genesis Bankcard Services,  
 PO Box 4499, Beaverton, OR 97076-4499  
 14865263 E-mail/Text: cio.bncmail@irs.gov Dec 15 2018 02:33:25 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 14891457 +E-mail/Text: bankruptcypdt@mcmcgroup.com Dec 15 2018 02:33:59 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14909464 E-mail/PDF: pa\_dc\_claims@navient.com Dec 15 2018 02:42:21  
 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 14899150 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 02:42:20  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14865447 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 02:41:25  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14868412 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 02:33:54  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14865277 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 02:42:20  
 Porfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
 14903678 E-mail/Text: bnc-quantum@quantum3group.com Dec 15 2018 02:33:43  
 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788  
 14878399 E-mail/Text: bnc-quantum@quantum3group.com Dec 15 2018 02:33:43  
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 14865279 +E-mail/PDF: gecscedi@recoverycorp.com Dec 15 2018 02:41:16 Synchrony Bank/ Amazon,  
 PO Box 960013, Orlando, FL 32896-0013

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Dec 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14865280 +E-mail/Text: bankruptcydepartment@tsico.com Dec 15 2018 02:34:37 Transworld Systems,  
PO Box 15273, Wilmington, DE 19850-5273  
14865282 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 15 2018 02:33:12  
Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304  
14896044 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 15 2018 02:41:33 Verizon,  
by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr LAKEVIEW LOAN SERVICING, LLC  
cr M&T Bank as servicer for Lakeview Loan Servicing,  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14865270\* Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216  
14865271\* Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216  
14865272\* Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216  
14865274\* +Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425  
14865275\* +Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425  
14865276\* +Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425  
14865281\* +Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273

TOTALS: 2, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 14, 2018 at the address(es) listed below:

Christopher M. Frye on behalf of Joint Debtor Michele R. Lantz chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com

Christopher M. Frye on behalf of Debtor Wesley R. Lantz, Jr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com

James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing, LLC  
bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmeecf@chapter13trusteeewdpa.com

TOTAL: 6